

Information to identify the case:

Debtor 1	<u>Oneal A. Spearman</u>	Social Security number or ITIN	xxx-xx-4593
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-24552-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Oneal A. Spearman

6/9/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Oneal A. Spearman
DebtorCase No. 15-24552-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 18

Date Rcvd: Jun 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2020.

db #Oneal A. Spearman, 402 Evans Ct, Mount Laurel, NJ 08054-4205
 515839318 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 515657068 +Postal Empl C U, 4248 S Broad St, Trenton, NJ 08620-2105
 515657070 Summit Apartments, 901 Bradley Ct, Mount Laurel, NJ 08054-4207
 515657065 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: Guaranty Bank, PO Box 3274, Milwaukee, WI 53201-3274)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 09 2020 23:40:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 09 2020 23:40:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515657061 EDI: ARSN.COM Jun 10 2020 03:23:00 ARS National Services, Inc., PO Box 463023, Escondido, CA 92046-3023
 515657062 EDI: BANKAMER.COM Jun 10 2020 03:23:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
 515657063 E-mail/Text: cms-bk@cms-collect.com Jun 09 2020 23:40:41 Capital Management Services, LP, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
 515778394 EDI: BL-BECKET.COM Jun 10 2020 03:23:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515667069 EDI: DISCOVER.COM Jun 10 2020 03:23:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 515657064 +EDI: DISCOVER.COM Jun 10 2020 03:23:00 Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
 515657066 +E-mail/Text: bnctotices@becket-lee.com Jun 09 2020 23:40:29 Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
 515709116 +E-mail/Text: camanagement@mtb.com Jun 09 2020 23:40:42 Lakeview Loan Servicing, LLC, C/O M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288
 515657067 E-mail/Text: camanagement@mtb.com Jun 09 2020 23:40:42 M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd FL, Williamsville, NY 14221-7748
 515845374 EDI: PRA.COM Jun 10 2020 03:23:00 Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
 515657069 +EDI: SEARS.COM Jun 10 2020 03:23:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 11, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
 summarymail@standingtrustee.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC
josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com
Lee Martin Perlman on behalf of Debtor Oneal A. Spearman ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com/hspivak@ecf.courtdrive.com
Lynn Therese Nolan on behalf of Creditor Lakeview Loan Servicing, LLC
ecfnotices@grosspolowy.com, lnolan@grosspolowy.com
Michael E. Blaine on behalf of Creditor Lakeview Loan Servicing, LLC
tshariff@schillerknapp.com/kcollins@schillerknapp.com/ahight@schillerknapp.com/btate@schillerknapp.com
Michael R. Brower on behalf of Debtor Oneal A. Spearman mbrower@drnj.org

TOTAL: 8